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revenue is 7.54 per cent of the cost in New England, and 9.11 per cent in the entire United States, the net revenue being generally indeterminate.

The statistics of kinds of works, and sources of supply, especially when studied in connection with the topography of the country, afford much that is of interest. Thus, in New England gravity supplies constitute 50 per cent of the total ; in the middle states, 42 per cent ; in the southern states, 13 per cent ; and in the northern central states less than 5 per cent ; while in the same northern central states over 93 per cent of the works are supplied by pumping. Again, in New England almost all the supplies are derived from surface water, less than one per cent being derived from wells ; while in the northern and northwestern states over 44 per cent of the supplies are from wells.

The progress of the western states in the construction of water-works is remarkable. Before 1881 there were only about 100 works in the states west of the Mississippi (exclusive of Louisiana), while since that date nearly 400 have been built, and many more are projected.

It will be evident that the compilation of this volume has involved a vast amount of labor, and its merit will doubtless be recognized on all sides. In the face of so much that is excellent, and remembering that this is the first annual issue of what will hereafter be a regular publication, one does not feel much inclined to criticise. Yet it is to be regretted that the general discussions to which we have alluded are not illustrated by maps and diagrams. No method is equal to the graphical in clearly representing to the mind a mass of statistical information such as is here collected, and it is to be hoped that in future issues this will be recognized, and that not only maps (which are promised) but diagrams will be freely used. If these are added the work will be nearly perfect of its kind.

G. F. SWAIN.

CHRONICLE FIRE TABLES.

The Chronicle Fire Tables for 1889 : A record of the fire losses in the United States, by risks, states, and causes, during 1888, with exhibits of the monthly, annual, and aggregate fire losses in the United

States during fourteen years (1875–1888), and much other interesting and valuable information for fire underwriters. New York: The Chronicle Company, limited, 1889. Pp. 264.

The fifth issue of the Chronicle fire tables annual has appeared with commendable promptness. The title heading indicates quite fully the range of information presented. The authors are modest in their claims. "As to the property losses there is no method whatever to ascertain their degree of correctness, as the exact annual waste by fire in the United States is an unknown quantity." The Chronicle's estimates exceed the official reports by from two to five per cent. It is stated that the discrepancies between the insurance losses in the different states, as given by the insurance departments and by the *Chronicle Fire Tables*, are mainly due to losses incurred on goods in transit, vessels at wharves, etc. Three sources of information have been made use of: (1) Reports from the fire departments; (2) reports from fire insurance agents; (3) a study of the reports of fires published in local newspapers. The aggregate annual losses in the United States, for fourteen years, 1874–1888, is as follows:—

| Year. | Aggregate Property Loss. | Aggregate Insurance Loss. |
|-------|--------------------------|---------------------------|
| | Millions of Dollars. | Millions of Dollars. |
| 1875 | \$78.1 | \$39.3 |
| 1876 | 64.6 | 34.3 |
| 1877 | 68.2 | 37.3 |
| 1878 | 64.3 | 36.5 |
| 1879 | 77.7 | 44.4 |
| 1880 | 74.6 | 42.5 |
| 1881 | 81.2 | 44.6 |
| 1882 | 84.5 | 48.8 |
| 1883 | 100.1 | 54.8 |
| 1884 | 110.0 | 60.6 |
| 1885 | 102.8 | 57.4 |
| 1886 | 104.9 | 60.5 |
| 1887 | 120.2 | 69.6 |
| 1888 | 110.8 | 63.9 |
| | \$1,242.5 | \$695.2 |

The causes of fires in 1888 furnish an interesting and very detailed tabulation. In *The Chronicle* for May 23, however, these are summed up and assigned thus:—

| Causes. | Per cent. |
|-------------------------------------|-----------|
| Inherent, | 13.1 |
| Direct, | 7.4 |
| Remote, | 30.0 |
| Fraudulent, | 7.8 |
| Unknown and not reported, | 41.7 |
| | 100.0 |

It is explained that "remote cause" is but another name for exposure. Elsewhere in *The Fire Tables*, p. 11, it is stated that —

It seems to be a well-settled fact, and may be accepted as one of the laws which mark the fire rate in the United States, that the average fire will damage or destroy not only the property in which it originates, but seven eighths of an adjacent risk. The conclusion seems plain that with the present style of construction there is very little basis for the hope that the loss through exposure will be materially reduced.

Some suggestive curves and charts are also included in this publication. Especially interesting is the curve which shows the distribution of incendiary fires by months. A comparison in curves is made between 1888 and the "average for five years, 1883-87;" and in only two months, in July and December, did the monthly number of incendiary fires exceed the average for five years. Each curve is depressed in a marked degree in February and June, from which time it climbs steadily upward until December is reached. The fire map charts showing the geographical distribution of incendiarism in the past five years would furnish a forcible study of sociological conditions.



TWO COMMERCIAL GEOGRAPHIES.

Commercial Geography: Based on the latest researches and statistical returns. A complete manual of the countries of the world, their chief centres of trade, their natural productions, mineral resources, exports, manufactures, etc. By Carl Zehnden, Professor in the Handels-Academie of Vienna. Translated by Findley Muirhead, M. A.,